

Information to identify the case:

Debtor 1	<u>Joanne Manimtim</u>	Social Security number or ITIN	xxx-xx-2415
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-23563-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joanne Manimtim
aka Joanne Del Rosario

5/27/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Joanne Manimtim
DebtorCase No. 17-23563-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 62

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db
516918241 +Joanne Manimtim, 40 James Ave., Clark, NJ 07066-1231
516918241 +1st 2nd Mortgage Co NJ, 50 Spring St, Cresskill, NJ 07626-2106
516918245 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
516918242 +Aes/cit Trust, Pob 61047, Harrisburg, PA 17106-1047
516918257 +CbnA, Po Box 6497, Sioux Falls, SD 57117-6497
516918260 +Clark Township Tax Collector, Municipal Building, 430 Westfield Avenue,
Clark, NJ 07066-1791
516918263 +Credit Union Of N J, Po Box 7921, Ewing, NJ 08628-0921
516918267 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
516918268 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
516918270 +Milstead & Associates, 1 East Stowe Rd., Marlton, NJ 08053-3118
516918271 +P H E A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
516918272 +P H E A/HCB, Po Box 61047, Harrisburg, PA 17106-1047
516968354 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
516918276 +Real Time Resolutions, 4909 Savarese Circle, Tampa, FL 33634-2413
517129759 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516918277 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
Trenton, NJ 08645-0111
516918282 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518673057 U.S. Bank Trust National Association, NewRez LLC DBA, Shellpoint Mortgage Servicing,
PO BOX 10826, GREENVILLE, SC 29603-0826
518673058 +U.S. Bank Trust National Association, NewRez LLC DBA, Shellpoint Mortgage Servicing,
PO BOX 10826, GREENVILLE, SC 29603-0826, U.S. Bank Trust National Association 29603-0826
516918285 +US Bank Cust for PC6, LLC, Sterling National, 50 South 16th Street, Suite 2050,
Philadelphia, PA 19102-2516
516918283 +Union County Sheriff, 10 Elizabethtown Plaza, First Floor, Elizabeth, NJ 07202-3451
516918284 +United Equitable Mtg, 5495 Belt Line Rd Ste 20, Dallas, TX 75254-7683
516918286 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494
516918288 +Visa Dept Store National Bank/Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
516918287 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516918292 +Wells Fargo Dealer Services, Pob 3117, Winston Salem, NC 27102-3117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov May 27 2020 23:41:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 27 2020 23:41:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516918244 EDI: HNDA.COM May 28 2020 03:18:00 American Honda Finance, Po Box 168088,
Irving, TX 75016
516918246 +EDI: AMEREXPR.COM May 28 2020 03:18:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540
516918247 +EDI: AMEREXPR.COM May 28 2020 03:18:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
516918249 EDI: BANKAMER.COM May 28 2020 03:18:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
516918248 +EDI: BANKAMER.COM May 28 2020 03:18:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
516918250 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 27 2020 23:41:49
Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
517188593 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 27 2020 23:41:49
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor,
Coral Gables, FL 33146-1873
516918254 EDI: CAPITALONE.COM May 28 2020 03:18:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
516918255 +EDI: CAPITALONE.COM May 28 2020 03:18:00 Capital One, Po Box 30253,
Salt Lake City, UT 84130-0253
516918252 +EDI: CAPITALONE.COM May 28 2020 03:18:00 Capital One, General Correspondence,
Po Box 30285, Salt lake City, UT 84130-0285
516918251 +EDI: CAPITALONE.COM May 28 2020 03:18:00 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516918261 +EDI: WFNBN.COM May 28 2020 03:18:00 Comenitycapital/virgam, Comenity Bank,
Po Box 182125, Columbus, OH 43218-2125
516918262 +EDI: WFNBN.COM May 28 2020 03:18:00 Comenitycapital/virgam, 3100 Easton Square Pl,
Columbus, OH 43219-6232
516918266 EDI: DISCOVER.COM May 28 2020 03:18:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
516918265 +EDI: DISCOVER.COM May 28 2020 03:18:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 62

Date Rcvd: May 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517473116 EDI: ECMC.COM May 28 2020 03:18:00 Educational Credit Management Corporation,
PO Box 16408, St. Paul, MN 55116-0408
517473117 EDI: ECMC.COM May 28 2020 03:18:00 Educational Credit Management Corporation,
PO Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,
PO Box 16408, St. Paul, MN 55116-0408
516918269 EDI: IRS.COM May 28 2020 03:18:00 Internal Revenue Service (IRS), Department of Treasury,
P.O. Box 7346, Philadelphia, PA 19101-7346
516918258 EDI: JPMORGANCHASE May 28 2020 03:18:00 Chase Card, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850
516918259 EDI: JPMORGANCHASE May 28 2020 03:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850
516918273 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517100790 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517112115 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
516918275 +E-mail/Text: bkdepartment@rtresolutions.com May 27 2020 23:41:39 Real Time Resolutions,
Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
518244583 +E-mail/Text: bkteam@selenefinance.com May 27 2020 23:41:09 Restora, LLC,
c/o Selene Finance, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
518244584 +E-mail/Text: bkteam@selenefinance.com May 27 2020 23:41:09 Restora, LLC,
c/o Selene Finance, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042, Restora, LLC,
c/o Selene Finance 77042-4546
516918278 +EDI: RMSC.COM May 28 2020 03:18:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060,
Orlando, FL 32896-0001
516918279 +EDI: RMSC.COM May 28 2020 03:18:00 Synchrony Bank/Gap, Po Box 965005,
Orlando, FL 32896-5005
516918281 +EDI: WTRRN BANK.COM May 28 2020 03:18:00 Target, Po Box 673, Minneapolis, MN 55440-0673
516918280 +EDI: WTRRN BANK.COM May 28 2020 03:18:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516918290 +EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank, Po Box 31557,
Billings, MT 59107-1557
516918289 +EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank, Mac-F8235-02f, Po Box 10438,
Des Moines, IA 50306-0438
516983480 EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank, N.A., Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
516918291 +EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Dealer Services, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516994335 US Bank Cust for PC6, LLC
516918243* +Aes/cit Trust, Pob 61047, Harrisburg, PA 17106-1047
516918256* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
516918253* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
516918264* +Credit Union Of N J, Po Box 7921, Ewing, NJ 08628-0921
518706340* +Joanne Manintim, 40 James Ave., Clark, NJ 07066-1231
516918274 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 1, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Atlantica, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Joanne Manimtim ecf@gbclawgroup.com,
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Linda S. Fossi on behalf of Creditor US Bank Cust for PC6, LLC lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
William M.E. Powers on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Bayview Loan Servicing, LLC ecf@powerskirn.com
TOTAL: 9